

IN RE:

DEBORAH A MCCAFFREY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-70034 JAD

Chapter 13

Related to ECF No. 73

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 19th day of April, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


JEFFREY J. DELLER jah
U.S. BANKRUPTCY JUDGE

FILED
4/19/22 10:02 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

In re:
Deborah A McCaffrey
Debtor

Case No. 19-70034-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 19, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:

Recip ID	Recipient Name and Address
db	+ Deborah A McCaffrey, 154 Derby Street, Johnstown, PA 15905-4512
14983752	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
14983753	+ Cambria County Tax Claim Bureau, Cambria County Courthouse, 200 South Center Street, Ebensburg, PA 15931-1962
14997793	+ First National Bank of Pennsylvania, c/o AAS Debt Recovery, Inc., 2526 Monroeville Blvd. Ste. 205, Monroeville, PA 15146-2371
14983758	+ Michael J. Shavel, Esquire, Hill Wallack, LLP, 777 Township Line Road, Suite 250, Yardley, PA 19067-5565

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 19 2022 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 19 2022 23:32:00	Wilmington Savings Fund Society, FSB., c/o Carrington Mortgage Services, LLC, 1600 Douglass Road, Anaheim, CA 92806-5948
14983754	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 19 2022 23:32:00	Carrington Mortgage Se, 15 Enterprise St, Aliso Viejo, CA 92656-2653
15011248	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 19 2022 23:32:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14983755	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 19 2022 23:32:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14983756	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 19 2022 23:32:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15004917	Email/Text: ECMCBKNotices@ecmc.org	Apr 19 2022 23:32:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14983757	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 19 2022 23:34:04	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15006702	Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2022 23:34:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14983759	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 19 2022 23:32:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15027409	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 19 2022 23:34:08	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14989780	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2022 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14983760	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 19 2022 23:34:09	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15021088	Email/Text: bnc-quantum@quantum3group.com	Apr 19 2022 23:32:00	Quantum3 Group LLC as agent for, Comenity

District/off: 0315-7

User: auto

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Date Rcvd: Apr 19, 2022

Form ID: pdf900

Total Noticed: 20

15017207

Email/PDF: ebn_ais@aisinfo.com

Apr 19 2022 23:34:00

Bank, PO Box 788, Kirkland, WA 98083-0788

Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, as trustee o
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Deborah A McCaffrey thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6